

GOOD NEIGHBORLY NEWS

ISSUE 2

NEIGHBORHOOD WATCH PUBLICATION

FALL- 2009

Block Captains:

Share this newsletter with your block participants and don't forget to sign up for **e-mailed crime alerts**.

To register, e-mail me at jodee.sasway@carlsbadca.gov and get details.

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Police Contacts:

City Website:

www.carlsbadca.gov

Emergency:

9 1 1

Non-emergency:

760-931-2197

Crime Statistic Hotline:

760-931-2201

Other Crime Statistics:

760-931-2279

Police Watch Commander

760-931-2115

Traffic Unit:

760-931-2290

Narcotics Unit:

760-931-2195

Records Division:

769-931-2119

Detective Division:

760-931-2145

Community Services:

760- 931-2177

The mission of the Crime Prevention Unit is: The anticipation, recognition and appraisal of crime risk and the initiation of some action to remove or reduce it.

Let's do it together!

10 Warning Signs of a Payment Scam

1. Does someone want to give you a personal or business **check** for something you sold on the Internet?
2. Is the amount of the **check** more than the item's selling price?
3. Will the **check** be delivered via overnight delivery? Are they **rushing** you?
4. Is the **check** from someone you have been communicating with via email?
5. Is the **check** to be drawn on an account, business or individual that is different from the person buying your item?
6. Have you been informed you were the winner of a foreign **lottery** that you do not recall entering?
7. Have you been instructed to **wire, send or ship** money as soon as possible to a large U.S. city or foreign country?
8. Have you been asked to **pay** money to receive a deposit from a foreign country?
9. Are you receiving pay **or a commission** for facilitating money transfers through your own bank account?
10. Did you respond to an email requesting you to **confirm, update or provide** your bank account information?



If any of these things happened to you, tell your bank personnel immediately.

Pre-paid Calling Card Protection

Calling card users should take the following steps to protect themselves:

- Make sure you're getting what you pay for--buy a card for a small denomination first to test out the service.
- Check with family and friends to find out their experience with calling cards.



◦ Ask the retailer if they stand behind the card if the telephone service is unsatisfactory. It's important to remember that the store where you purchased the card doesn't control the quality of the service.

◦ Remember that very low rates, particularly for international calls, may indicate poor customer service or a sign that hidden fees and surcharges apply.

◦ Always look for disclosures about surcharges, monthly fees, per-call access, in addition to advertised rate per minute.

◦ Check the expiration date. Some cards expire after a certain amount of time.

◦ Make sure the card comes in a sealed envelope or has a sticker covering the PIN. Otherwise, anyone who copies the PIN can use the phone time you've already paid for.

Change your Clocks and Your Timers

Don't forget to reset your timers. It is important now that it is getting dark sooner that our houses are not standing dark. A dark house is a give-a-way that no one is home.

Exterior lights should come on when it starts to get dark and go off when it starts to get light. Inside lights should also come on when it starts to get dark but go off when you would normally go to bed. Everyday your lights should do the same thing whether you are at home or not.

For more "Home Security" information visit the City's Website at www.carlsbadca.gov.

Hire and Invest Wisely

There is no one-stop-shop for checking out companies, but every business or corporation has regulations to follow. Research the company and you may be able to detect whether the business is legitimate—ensuring you send or invest your hard-earned money wisely. **Follow these tips:**

Ask for references! The list should include references that buy from and sell to the company.

Ask for a business statement! The statement should list information such as daily practices, years in the business, locations, owners, organizational structure, etc.

Ask to see required licenses. Find out what licenses the company must possess and how to verify that the licenses have been obtained. (e.g. Business License or Contractor's License)

Ask to see a stock portfolio or income statement! If you want to invest in a company, these will show the company's assets and liabilities. If the firm is publicly traded, check the company's website for financial statements and other regulatory filings.

Check complaints about the company! Go to websites like the Better Business Bureaus at <http://www.bbb.org> and see if there are complaints.

Free Credit Report



financial profiles.

The consumer credit reports compiled by Equifax, Experian and Trans Union reflect where you live, how you pay your bills, whether you've been sued or filed for bankruptcy. The reports affect whether you can get a loan or credit card and how much you will have to pay to borrow money. These reports can affect your ability to get a job, rent a home or obtain insurance.

Because of its significance, you will want to make sure the reports contain accurate, complete and up-to-date information before you apply for a loan for major purchases such as a house, a car, insurance, or apply for a job.

Checking these reports also can help combat identity fraud since you will be able to spot if someone has opened unauthorized accounts in your name or there have been delinquent payments reported for purchases you didn't authorize.

Once every 12 months, you may order your reports from one, two or all three of the nationwide consumer reporting companies. One way to make the most of this opportunity is to order a report from just one of the three credit bureaus every four months. By repeating this process annually, you can monitor your credit report regularly, at no cost.

When using the Internet, be aware that you may receive pop-up advertisements from unscrupulous businesses attempting to trick you into giving them your bank account information or credit card number in order to get a free report from them. It is not necessary to provide this account information in order to receive your free report. However, the credit bureaus will ask for certain information to

California consumers can get a free copy of your credit report once a year from the three nationwide companies that compile these

verify your identity, and that may include verification of account numbers. They will not ask you for entire account numbers.

For more information go to: <https://www.annualcreditreport.com/cra/index.jsp>

'Tis the Season for Giving



The Attorney General regulates charities and the professional fundraisers who solicit on their behalf. The purpose of this oversight is to protect charitable assets for their intended use and ensure that the charitable donations contributed by Californians are not misapplied and squandered through fraud or other means.

The Attorney General also offers guidance to help Californians make important personal decisions on charitable giving. These resources include the Guide to Charitable Giving for Donors and searchable databases to learn about specific charities. Visit <http://ag.ca.gov/charities.php> to check-out the guide.



Give Wisely

The key to wise giving is being informed about a charitable organization before you write your check or donate your time.

- Be an informed giver – check out the charity on the Attorney Generals website. www.ag.ca.gov
- Refuse high pressure appeals
- Ask for written information
- Call the charity directly
- Don't send cash
- Don't allow anyone to come to your home to pick-up a monetary donation
- Keep accurate records
- Consider alternative forms of giving
- Volunteer